

1. A system for utilizing an electronic coupon, the system comprising:
a vendor computer device configured to utilize the electronic coupon to
provide a benefit;
a purchaser computer device configured to communicate with the vendor
computer device at a point of sale; and
a short-range communications device coupled to the purchaser computer
device to enable the communication with the vendor computer device at the point of
sale.

2. A system as recited in claim 1, further comprising a biometric input device
coupled to the purchaser computer device for positive identification of a user.

3. A system as recited in claim 1, further comprising a secondary computer
device configured to transceive the electronic coupon.

4. A system as recited in claim 1, wherein said secondary computing device is at
least one of:

- (i) a server; and
- (ii) a personal computer.

5. A system as recited in claim 1, wherein the purchaser computer device comprises at least one of:

- (i) a cell phone; and
- (ii) a personal digital assistant.

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6. A system as recited in claim 1, wherein the communications device employs wireless communication.

7. A system as recited in claim 1, wherein at least one of (i) the vendor computer device and (ii) the purchaser computer device is configured to manage the electronic coupon.

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8. In a system that includes a purchaser computer device, a vendor computer device, and an electronic coupon, a method for utilizing the electronic coupon, the method comprising the steps for:

providing the electronic coupon;

5 determining the validity of using the electronic coupon;

if the electronic coupon is determined to be valid for use, providing a benefit to a user.

9. A method as recited in claim 8, wherein the electronic coupon is provided
10 from the purchaser computer device to the vendor computer device.

10. A method as recited in claim 9, wherein the step for providing comprises at least one of the steps for:

(i) scanning the electronic coupon;

15 (ii) transmitting the electronic coupon via a wireless communication connection; and

(iii) transmitting the electronic coupon via a hard-wired communication connection.

20 11. A method as recited in claim 8, wherein the step for determining comprises the step for verifying the identity of the user.

12. A method as recited in claim 11, wherein a biometric input device is used in performing the step for verifying.

13. A method as recited in claim 8, wherein the electronic coupon is provided
5 from a secondary computer device.

14. A method as recited in claim 8, further comprising the steps for:

determining the validity of using a second electronic coupon;

10 comparing the electronic coupon with the second electronic coupon to determine which electronic coupon is preferred, wherein the benefit provided to the user corresponds to the preferred electronic coupon.

15. A method as recited in claim 14, wherein the step for comparing includes at least one of the steps for:

- 15
- (i) examining an expiration date; and
 - (ii) determining which provides a greater benefit;

16. A method as recited in claim 15, wherein the greater benefit is determined based on at least one of:

- (i) promptness in redemption;
- (ii) frequency of purchase;
- (iii) type of payment employed;
- (iv) one or more products presented for purchase;
- (v) one or more manufacturers of products presented for purchase; and
- (vi) one or more vendors of products presented for purchase.

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17. In a system that includes a first electronic coupon, a first computer device that provides the first electronic coupon, and a second computer device that receives the first electronic coupon, a method for distributing the first electronic coupon, the method comprising the steps for:

- 5 providing the first electronic coupon at the first computer device;
- selectively transmitting the first electronic coupon from the first computer device to the second computer device to enable a benefit to be provided to a user of the second computer device.

- 10 18. A method as recited in claim 17, wherein the step for providing the first electronic coupon comprises the steps for populating a database on said server with a plurality of downloadable electronic coupons, wherein the first electronic coupon is one of the plurality of downloadable electronic coupons.

- 15 19. A method as recited in claim 18, wherein the step for selectively transmitting comprises the steps for:

- providing access to the database;
- receiving a request for downloading the first coupon from the data base; and
- downloading the first electronic coupon to in response to the request.

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20. A method as recited in claim 19, wherein the request is initiated automatically based on preset criteria.

21. A method as recited in claim 19, wherein the request is selectively initiated by
at least one of:

- (i) the user;
- (ii) a vendor;
- 5 (iii) a manufacturer of a product; and
- (iv) a provider of a service.

22. A method as recited in claim 19, wherein the step for downloading is
performed across the Internet.

23. A method as recited in claim 17, wherein the step for selectively transmitting
is performed across a wireless communication.

24. A method as recited in claim 17, wherein the first electronic coupon is an
15 electronic data file stored locally on the second computer device.

25. A method as recited in claim 17, wherein the first electronic coupon is an
electronic reference location on a network that references the first computer device to a
location where the electronic coupon is stored.

26. A computer program product for implementing within a computer system a method for utilizing an electronic coupon, the computer program product comprising:

computer readable medium for providing computer program code means utilized to implement the method, wherein the computer program code means is comprised of executable code for implementing the steps for:

providing the electronic coupon;

determining the validity of using the electronic coupon;

if the electronic coupon is determined to be valid for use, providing a benefit to a user.

27. The computer program product as recited in claim 26, further comprising computer program code means comprised of executable code for implementing the step for tracking information.

28. The computer program product as recited in claim 26, further comprising computer program code means comprised of executable code for implementing the step for providing a notification relating to the electronic coupon.

29. A computer program product for implementing within a computer system a method for distributing the electronic coupon, the computer program product comprising:

computer readable medium for providing computer program code means utilized to implement the method, wherein the computer program code means is comprised of executable code for implementing the steps for:

providing the electronic coupon at a first computer device;

selectively transmitting the electronic coupon from the first computer device to a second computer device to enable a benefit to be provided to a user of the second computer device.